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Amendments to the Claims

1. (Amended) Method for detecting fraud is in non-personal transactions comprising the steps of:

transmitting the purchaser's data to a fraud-detection system, the purchaser's data including a ship-to address for the transaction;

processing the purchaser's data to determine whether the transaction is potentially fraudulent; and

returning the relative risks of fraudulent activity associated with the transaction.

- 2. (Original) The fraud detection method according to claim 1, wherein the processing step comprising parsing out the purchaser's ship-to address.
- 3. (Original) The fraud detection method according to claim 1, further comprising the step of checking to determine whether the purchaser's ship-to address exists.
- 4. (Original) The fraud detection according to claim 3, wherein the ship-to address checking step comprises comparing a zip code of the ship-to address against a post office database.
- (Original) The fraud detection method according to claim 4, wherein the zip code is a ZIP
 4 zip code.



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- 6. (Original) The fraud detection method according to claim 3, wherein the ship-to address checking step comprises comparing the city and state of the ship-to address against the city and state with the ZIP + 4 code.
- 7. (Original) The fraud detection method according to claim 3 wherein the ship-to address checking step comprises the area code of the purchaser's phone number to determine whether it fits the geographic area of the ship-to address.
- 8. (Original) The fraud detection method according to claim 3, wherein the ship-to address checking step comprises comparing the purchaser's ship-to address against the national change of address service database or the publisher's change of address database.
- 9. (Original) The fraud detection method according to claim 3, wherein the ship-to address checking step comprises rating the building site associated with the "ship-to" address to determine whether the building or lot type is inconsistent with the transaction data.
- 10. (Original) The fraud detection method according to claim 1, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a prior history of fraud exists.

- 11. (Original) The fraud detection method according to claim 10, wherein the prior history of fraud determining step comprises checking whether a record associated with the purchaser's ship-to address exists in the historical fraud database.
- 12. (Original) The fraud detection method according to claim 11, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.
- 13. (Original) The fraud detection method according to claim 1, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.
- 14. (Original) The fraud detection method according to claim 13, wherein the pattern of fraud detecting step comprises determining whether an overlapping use of payment means and ship-to address is present by consulting a database of prior transactions.
- 15. (Original) The fraud detection method according to claim 13, wherein the pattern of fraud detecting step comprises retroactively notifying the merchant of previous transactions associated with the ship-to address once a pattern of fraudulent activity has been detected.

- 16. (Original) The fraud detection method according to claim 1, further comprising the step of checking the purchaser's ship-to address against a modeling engine to determine whether elements exist in the demographic data which correlate with fraudulent trends.
- 17. (Original) The fraud detection method according to claim 1, further comprising the step of calculating a score based at least in part upon the likelihood that the transaction is fraudulent.
- 18. (Original) The fraud detection method according to claim 2, further comprising the step of checking to determine whether the purchaser's ship-to address exists.
- 19. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing a zip code of the ship-to address against a post office database.
- 20. (Original) The fraud detection method according to claim 19, wherein the zip code is a ZIP + 4 zip code.
- 21. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing the city and state of the ship-to address against the city and state with the ZIP + 4 code.

- 22. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises checking the area code of the purchaser's phone number to determine whether it fits the geographic area of the ship-to address.
- 23. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises comparing the purchaser's ship-to address against the national change of address service database or the publisher's change of address database.
- 24. (Original) The fraud detection method according to claim 18, wherein the ship-to address checking step comprises rating the building site associated with the "ship-to" address to determine whether the building or lot type is inconsistent with the transaction data.
- 25. (Original) The fraud detection method according to claim 18, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a prior history of fraud exists.
- 26. (Original) The fraud detection method according to claim 25, wherein the prior history of fraud determining step comprises checking whether a record associated with the purchaser's ship-to address exists in the historical fraud database.

- 27. (Original) The fraud detection method according to claim 26, wherein the associated record is checked to determine whether negative data is associated with the ship-to address.
- 28. (Original) The fraud detection method according to claim 25, further comprising the step of checking the purchaser's ship-to address against an historical database to determine whether a pattern of fraudulent activity exists for the ship-to address.
- 29. (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises determining whether an overlapping use of payment means and ship-to address is present by consulting a database of prior transactions.
- 30. (Original) The fraud detection method according to claim 28, wherein the pattern of fraud detecting step comprises retroactively notifying the merchant of previous transactions associated with the ship-to address once a pattern of fraudulent activity has been detected.
- 31. (Original) The fraud detection method according to claim 28, further comprising the step of checking the purchaser's ship-to address against a modeling engine to determine whether elements exist in the demographic data which correlate with fraudulent trends.

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32. (Original) The fraud detection method according to claim 31, further comprising the step of calculating a score based at least in part upon the likelihood that the transaction is fraudulent.